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Substitute for form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>				Complete if Known	
				Application Number	
				Filing Date	17 August 2001
				First Named Inventor	Gregory Fx Iannacci
				Group Art Unit	
				Examiner Name	
Sheet	1	of	1	Attorney Docket Number	GFX-113

[illegible][illegible]

Examiner Signature		Date Considered	
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Unique citation designation number. ² See attached Kinds of U.S. Patent Documents. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

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Substitute for form 1449B/PTO		Complete if Known	
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		Filing Date	17 August 2001
		First Named Inventor	Gregory Fx Iannacci
		Group Art Unit	
		Examiner Name	
		Attorney Docket Number	GFX-113
Sheet	1	of	1

OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
	13	Palm Ushers In New Way for Consumers to Make Purchases, Get New Services With eWallet Technology; PR Newswire press release; 6 Jan 2001; Printed from http://news.moneycentral.msn.com/ticker/article.asp?Symbol=US:PALM&Feed=PR&Date=20010106&ID=454447 ; Microsoft Corporation Money Central World Wide Web Internet site; USA.	
	14	VeriFone and Palm Demonstrate eWallet Technology at CES; BusinessWire press release; 6 Jan 2001; Printed from http://news.moneycentral.msn.com/ticker/article.asp?Symbol=US:PALM&Feed=BW&Date=20010106&ID=454448 ; Microsoft Corporation Money Central World Wide Web Internet site; USA.	
	15	Ingenico and Palm Plan to Develop Secure Infrastructure for Virtual Card Payment; PR Newswire press release; 6 Jan 2001; Printed from http://news.moneycentral.msn.com/ticker/article.asp?Symbol=US:PALM&Feed=PR&Date=20010106&ID=454449 ; Microsoft Corporation Money Central World Wide Web Internet site; USA.	
	16	MasterCard Exclusives Online; MasterCard International Inc. company information; 15 Jan 2001; Printed from http://www.mastercard.com/exclusives/ ; MasterCard International Inc. World Wide Web site; USA.	
	17	M-Wallets: Not Ready Yet; Peter Rysavy; M-Business Magazine (ISSN# 1532-3137); April 2001; p. 85.	
	18	M-Payments Meet Point-of-Sale; Ellen Jensen; M-Business Magazine; May 2001; pp. 76-77.	
	19	Snaz Commerce Solutions; Shopnlist, Inc. company information available from http://www.snaz.com/corp/products/products_wallet.jsp ; Snaz.com World Wide Web site on 9 June 2001 regarding the Snaz wallet. Reference to statement "Once the user executes the m-wallet, he can Choose the credit card he wants to use..."	

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